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1. The Library shall be open daily from 10.30 till 4 o'clock, except during the month of August, when it shall be closed for the annual revision of the Catalogue.
2. Members shall not be allowed to borrow more than three volumes at one time, except with the sanction of the Library Committee.
3. Books shall not be lent for a longer period than one month, but when a book is returned it can be re-borrowed, provided it has not been bespoken in the interim by another Member.
4. Books shall be lent only on the receipt of the borrower in a book to be kept in the Library for the purpose, or on the receipt of a messenger bearing a written order signed by the borrower.
5. Members losing, injuring or defacing any book shall supply another copy, or shall be liable to pay such sum as the Library Committee may determine.
6. Cyclopædias, Works of Reference, and unbound numbers of Scientific Journals and Periodicals shall not be lent; but they may be consulted in the Hall during the hours above mentioned.

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*Extract from the Rules and Regulations of the Faculty of Actuaries
in Scotland:—*

“It shall be one of the objects of the Faculty to form a Library of professional works for consultation and reference, the arrangements in regard to which shall be entrusted to the Council, subject to the approval and control of the Faculty.”¹

“Students shall have access to the Library with consent of the Council, and under such regulations as they may from time to time resolve on, and the Council may also confer the like privilege on members of the Actuarial Society.”²

¹ The Council will be happy to receive for the Library donations of Books and Pamphlets on professional subjects. These may be sent to the care of the Acting Secretary, or to the Members of the Library Committee, and will be acknowledged in the Minutes of the Faculty. A list of Donors will be found at the end of the Catalogue.

² The Actuarial Society was founded in January 1859, among the junior members of the profession, for the purpose of promoting discussions and the reading of papers on actuarial, mathematical, and other cognate subjects.

ARRANGEMENT ADOPTED IN THE CATALOGUE.

THE Catalogue is arranged alphabetically, the title and a full description of each book being given under the *Author's name*, a brief description being also given under the *subject of the work*. The papers read before Actuarial or Insurance Societies or Institutes are detailed under the name of the Society or Institute, but in the case of collective publications, such as the British Almanac and Statistical Journal, a list is given only of such of the articles or treatises therein as are considered most useful to the Actuarial student.

The following are the principal Subject-headings :—

Accident Insurance.	Interest and Annuities-certain.
Acts of Parliament.	Law.
Actuarial Reports.	Life Assurance.
Actuarial Societies.	Life Contingencies, including Actuarial Tables.
Actuarial Tables.	Marine Insurance.
Actuaries.	Mathematics, including Algebra, Differential and Integral Calculus, Finite Differences, Geometry, Logarithms (Theory and Tables), Probabilities, and Trigonometry.
Actuaries (Faculty of).	Mortality (construction of Tables and Experience).
Actuaries (Institute of).	Periodicals.
Arithmetic and Theory of Numbers	Political Economy, including Industry and Commerce, Taxation and Taxes, and Theory of Population.
Biography.	Population.
Blue Books.	Problems and Solutions.
Book-keeping.	Registrar-General's Reports.
British Almanac.	Royal Society.
Courts of Law (Scotland).	Science.
Dictionaries.	Statistical Society.
Electricity.	Statistics.
Encyclopædias.	Tables (Mercantile).
Entails (Scotland).	
Finance, including Banking, Bi-metallicism, Currency, Decimal System, Exchanges, Investments, Money, etc.	
Fire Insurance.	
Friendly and other Societies.	
History.	
Insurance.	
Insurance, etc., Societies.	

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The following abbreviations are used in the Catalogue :—

For	B.I.	read	Birmingham Insurance Institute.
	B.M.A.	„	Proceedings of the British Medical Association.
	F.S.	„	Friendly Society.
	I.I.	„	Insurance Institute of Ireland.
	J.I.A.	„	Journal of the Institute of Actuaries (London).
	J.S.S.	„	Journal of the Statistical Society (London).
	M.A.	„	Insurance Association of Manchester.
	M.I.	„	Insurance Institute of Manchester.
	M.O.	„	Life Assurance Medical Officers' Association.
	N.S.W.I.	„	New South Wales Insurance Institute.
	P.	„	Pamphlets.
	T.A.	„	Transactions of the Actuarial Society (America).
	T.E.	„	Transactions of the Actuarial Society (Edinburgh).
	T.G.	„	Transactions of the Insurance and Actuarial Society (Glasgow).
	V.I.	„	Victoria Insurance Institute.
	W.F.	„	Widows' Fund.
	Y.I.	„	Yorkshire Insurance Institute.

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Washington 1871

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Workers in Wood. [M.I.]	1875
Tanneries. [M.I.]	1877

About (Edmund). Insurance (in French). 2nd Edit. Paris 1866

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- Brown (H.).* Sickness and Accident Insurance. 1896
Davidson (J.). Liability and Accident Insurance. 1895
Farr (Dr. W.). Premiums for Accident Insurance. 1880
Goode (R. P.). Accident Insurance—its leading features. 1898
Marsh (E. J.). Mortality from Casualties in the experience of the
 Mutual Life Insurance Company of New York. 1896
Mucke (J. R.). State Insurance against Accidents. 1881
Neison (F. G. P.). Rate of Fatal and Non-fatal Accidents in and
 about Mines and on Railways, with the cost of Insurance
 against such Accidents. 1880
 ——— Report upon a scheme for the re-insurance of the Fatal
 Accident Risks of Miners' Permanent Funds. 1882
 ——— Statistics of Accidents in Mines (contained in various
 Reports).
Paull (R. J.). Accident Insurance. 1893
Smith (H. L.). Accident Insurance. 1888
 Swiss Government Report on Mutual Accident Insurance. 1895
Tate (C. M.). Accident Insurance. 1889
Whitworth (F.). Accident Business. 1893
See also Blue Books—Employers' Liability—J.S.S.—Registrar-
 General's Reports—Switzerland—Teece—United States.

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 —Porter (J. B.).

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- Royal Charter of Incorporation, dated 23rd October 1854. [P].
 Regulations, etc., of the Society. [P.] Edin. 1855

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- List of Members. 1895-98
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- Official Directory. 1896-99

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- Transactions of, vols. 7 and 8. 1895 and 1896

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ACCOUNTS AND ACCOUNTING. *See* Book-keeping.

ACCOUNTS, etc., of Life Offices returned to the Board of Trade.

- See* Ayres (H.)—Bentley (J.)—Blue Books—Christie (R.)—Post
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(From J.I.A., vol. 32.) (2 copies.) Lond. 1897

Ackland (T. G.) and Hardy (G. F.). Graduated exercises and examples for the use of students of the Institute of Actuaries' Text-Book, with solutions. (3 copies.) Lond. 1889

Ackland (T. G.) and Smee (A. H.). On the assurance risks incident to professional military and naval lives, and the rates of extra premiums which should be charged for such risks. (Joint report to the Gresham Life Office.) Lond. 1890.

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[P. vol. 18.]

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Schoolmasters' Widows' Fund (Scotland) Act 1846.

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Policies of Assurance Act 1867 }

Life Assurance Companies' Act 1870 } J.I.A. vol. 16.
Married Women's Property Act 1870 }

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Act for the Registration, Incorporation, and Regulation of Joint-Stock Companies 1844.

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Newfoundland—Consolidated Statutes—Life Assurance Companies.

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Continued Life and Growth dependent on right principles.

R. P. Field.

The Proper Treatment of a Life Insurance Company in which the Reserve has become impaired. S. Homans.

Adverse Selection by Withdrawal.

H. W. St. John.

Just apportionment of the expenses of Mutual Life Insurance Companies. W. E. Starr.

Actuarial Elements involved in Fire Insurance. W. S. Nichols.

Policy Values—one of their Relations. J. H. Sprague.

Analysis and Disposition of Gains over assumed Liabilities.

A. S. Wing.

Formulae for ascertaining Contributions to Surplus.

E. McClintock.

Concerning Extra Premiums.

D. P. Fackler.

Some thoughts regarding margins for Expenses and Contingencies and Surrender Charges. S. Homans.

On the Provision for and Assessment of Life Insurance Expenses, etc. W. C. Wright.

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J. M. Craig.

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Insurance Values and Distribution of Surplus.

W. Hendry.

Some thoughts on the principles involved in Graduation.

W. S. Nichols.

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Tate's Arithmometer.	M. H. Peiler.
Standard for measuring the effects of Selection among Insured Lives.	W. D. Whiting.
Method of measuring the maximum amount which an Insurance Company may properly assume on a single life.	C. C. Hall.
Weight and Longevity.	T. B. Macaulay.
Double Endowments.	I. C. Pierson.
Comparison of American and Australian Mortality.	R. Teece.
Distribution of Expenses in Life Insurance.	W. D. Whiting.
Cash Surrender Values for Life Insurance Policies.	B. J. Miller.
On a complete Annuity-Due.	J. H. Sprague.
Insurance Values as Bases of Surrender Charges.	J. M. Craig.

1892.

Monetary Mortality Experience on Annuities in American Life Insurance Companies.	R. W. Weeks.
Ratios of Mortality for Number and Amount.	A. S. Wing.
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On the correct or Equitable Distribution of Incidental Surplus.	W. C. Wright.
Legislation regarding Impairment (Fackler Prize Essay).	A. A. Welch.
Application of the Contribution Plan to the Distribution of Surplus.	D. H. Wells.
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1893.

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Comparison of American and Australian Mortality.	R. Teece.
Retrospective Forms of Valuation in Practice.	M. H. Peiler.
Farr's Healthy English Male Life Table—4 per cent.	D. J. McG. McKenzie.
Error in Age.	J. G. Richter.
Apportionment of Surplus to the holders of Completed Contracts.	O. B. Ireland.
Effect of Selection, Essay on.	E. McClintock.
Apportionment of Expenses and its Relation to the Distribution of Surplus.	W. E. Starr.

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Transactions—Continued.

Influence of the Age at Entrance on the Force of Selection.

T. B. Macaulay.

Mortality Surfaces. M. Léon Marie, translated by H. W. St. John.

Value of Medical Examinations in Industrial Insurance.

W. S. Nichols.

Policies or Lives, and Amounts at Risk.

A. S. Wing.

Mortuary Dividend Policies.

M. W. Torrey.

Present Financial Crisis and Legislation concerning Impairment.

D. P. Fackler.

1894.

Life Table based upon Insurance in the American Tropics.

C. N. Jones.

Different Methods proposed for valuing the Marketable Securities held by Life Insurance Companies.

H. J. Messenger.

Fluctuation of the Rate of Mortality *versus* the Rate of Loss.

C. Hildebrand.

Method of Apportioning Surplus used by Australian Companies.

D. Carment.

Suggestions in respect to dealing with Companies in which the Reserve is impaired.

H. W. Smith.

Formula for Valuations by Groups.

W. D. Whiting.

Methods of Distribution pursued in Great Britain.

R. G. Hann.

Extended Term Insurance.

W. Hendry.

Graphic Interpolation by Mechanical Means.

G. F. Salter.

1895.

Rates of Death Loss among Total Abstainers and others.

E. McClintock.

Loans on Life Insurance Policies.

B. J. Miller.

Formulas for the direct application of Interpolated Values of well-known policies to the valuation of Limited Payment, Changed and Lien Policies.

A. K. Blackadar.

Proper Charges for Annuities and Assurances to provide for a decreasing rate of interest.

D. P. Fackler.

Errors in Valuation.

C. N. Jones.

Monetary Analysis of the Vitality Gain of the New England Mutual Life Insurance Company for the years 1889-1893.

W. C. Wright.

Error in Age (continued).

J. G. Richter.

Mortality Experience (1847-1893) of the Canada Life Assurance Company.

A. K. Blackadar.

Why is the Mortality Experience on Endowment Policies more favourable than on Life Policies?

A. S. Wing.

Effect of hard times on the standard of selection of Life Risks.

W. T. Standen.

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An Actuarial Proposition and a Suggestion. W. C. Wright.

*Decreasing Rates of Interest in connection with Annuities and Insurances. D. P. Fackler.

*Necessity of a Universal Notation.

A. Bégault, translated by G. F. Salter.

* Do. I. C. Pierson.

*In valuing Policies, should any allowance be made on account of the expense of obtaining New Business?

Dr. T. B. Sprague, with remarks by S. Homans.

*On the Intervention of the Legislator to permit or assume the supervision of the operations of Life Insurance Companies.

H. W. St. John.

* Do. T. B. Macaulay.

**Papers by Members read at the International Congress of Actuaries, Brussels, September 1895.*

1896.

Mortality Experienced on Annuitants (European and American) in American Life Insurance Companies. R. W. Weeks.

Note on Cost of Insurance. E. L. Stabler.

Interest Requirements and Mortality Costs. W. D. Whiting.

On Reckoning in Games of Chance.

Christian Huygens, translated by E. W. Scott.

Review of the Published Mortality Experience of the four French Companies. E. L. Stabler.

Finlaison's 1883 Select Female Annuitants, Commutation Columns and Annuity Values, 4 per cent. D. J. McG. McKenzie.

Insurance Values as Bases for Surrender Values. S. Homans.

Mortality prevailing among Annuitants. T. B. Macaulay.

Data and Tables from 'Life Insurance ; an applied Science.'

I. C. Pierson.

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What constitutes an Insurable Interest in Lives? C. C. Hall.

Meech's Life Tables. H. W. St. John.

Cost of Insurance. J. M. Craig.

Level Premium Life Insurance—Historical Note. J. A. de Boer.

Note on the legal Ratio of $15\frac{1}{2}$ (in coinage of silver).

M. Léon Walras, translated by H. W. St. John.

Government Legislation of Holland in reference to the working of Life Insurance Companies. L. Wolterbeek.

Tendency to National Supervision. E. P. Marshall.

Note on a particular case of Loans repayable by instalments.

J. Tatlock.

Province of Equity in Life Insurance. W. S. Nichols.

Actuarial Society of America—Continued.*Transactions—Continued.*

- Note on Premium Loading. W. C. Wright.
 Problem of the Value of Money.
 M. Léon Walras, translated by R. W. Weeks.
 Cost of Insurance. M. W. Torrey.
 Johan De Witt. E. W. Scott.

1898.

- The Limitations of the system of Net Valuations. W. S. Nichols.
 Provision for and distribution of Expenses. W. D. Whiting.
 The Ideal Life Insurance Company. J. M. Holcombe.
 Select Life Tables as the basis of premium rates. T. Bradshaw.
 General Principles. E. McClintock.
 Individualism *v.* Communism in the conduct of a Life Insurance Company. A. A. Welch.
 An equitable method of determining Paid-up or Cash Surrender Values. D. P. Fackler.
 Select Life Tables as the basis of Premium Rates (continued).
 T. Bradshaw.
 Modification of McClintock's formula for an approximation of Accumulated Contribution to Surplus. G. L. Plumley.
 Valuation of Reversionary Annuities by Commutation Columns.
 M. H. Peiler.

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Laws. [P.] 1868 and 1894

Presidential Addresses (2 copies—incomplete)—

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| 1863-64. Raleigh (S.) | 1883-84. Low (G. M.) |
| 1865-66. M'Candlish (J. M.) | 1884-85. Meikle (J.) |
| 1867-68. Maclagan (D.) | 1885-86. M'Candlish (J. M.) |
| 1868-69. Sang (E.) | 1886-87. Thomson (S. C.) |
| 1869-70. Meikle (J.) | 1887-88. Deuchar (D.) |
| 1870-71. Turnbull (A. H.) | 1888-89. Smith (A. G.) |
| 1872-73. M'Candlish (J. M.) | 1889-90. Turnbull Smith (J.) |
| 1873-74. Thomson (W. T.) | 1890-91. Turnbull (A. H.) |
| 1874-75. Sprague (T. B.) | 1891-92. Sprague (T. B.) |
| 1875-76. Meikle (J. M.) | 1892-93. M'Candlish (J. M.) |
| 1877-78. Thomson (S. C.) | 1893-94. Low (G. M.) |
| 1878-79. Deuchar (D.) | 1894-95. Deuchar (D.) |
| 1879-80. Turnbull (A. H.) | 1895-96. Sorley (J.) |
| 1880-81. Marr (T.) | 1896-97. Paulin (D.) |
| 1881-82. Smith (A. G.) | 1897-98. Thomson (S. C.) |
| 1882-83. Sprague (T. B.) | 1898-99. Gunn (N. B.) |

Transactions (3 copies)—

Vol. I.

1. On the 5th and 6th Schedules of the Life Assurance Companies' Act 1870, by David Deuchar. 1879

Actuarial Society of Edinburgh—Continued.*Transactions (3 copies)—Continued.*

2. On Joint Life Annuities, by J. J. M^cLauchlan. 1879
 3. The Rationale of Life Assurance Premiums, by James Meikle. 1879
 4. On the comparative amount of Reserves obtained by different Valuations, by A. H. Turnbull. 1879
 5. Practical notes on the training and duties of an Actuary, by Thomas Marr. 1880
 6. Note on war mortality in recent campaigns, by A. G. Mac-kenzie. 1881
 7. On money and the future rate of interest, by A. G. Smith. 1882
 8. The Theory of Finance, by George King. 1882
 9. Remarks on the exercise of independent thought, by T. B. Sprague. 1883
 10. The history and work of the Actuarial Society of Edinburgh, by G. M. Low. 1884
 11. On the official publications of the Mortality of Assured Lives, by James Meikle. 1885
 12. Notes on the Theory of Logarithms, by W. R. Macdonald. 1885
 13. On the several mortality tables employed in the valuation of Annuity Contracts, by G. H. Ryan. 1885
- Appendix—List of Papers read before the Society from its institution.

Vol. II.

1. The duties of an Actuary in his professional relationships, by J. M. M^cCandlish. 1886
2. A comparison of the Rates of Mortality among Insured Lives and Government Annuitants, having regard to the effect of selection, by James Chatham. 1886
3. Remarks on the position and prospects of the Actuarial profession, and of the Business of Life Assurance, by S. C. Thomson. 1887
4. On Life Assurance Book-keeping, by J. J. M^cLauchlan. 1887
5. The progress of Life Assurance Business in the United Kingdom during the last fifty years, by David Deuchar. 1888
6. On the rate of mortality among Liquor-sellers, by Thomas Wallace. 1888
7. Some Remarks on the Report by the Commissioners appointed to investigate into the recent changes in the relative values of the Precious Metals, by A. Gillies-Smith. 1888
8. Statistics as to the Mortality Experience among Assured Lives engaged in the Liquor Trade, by Gordon Douglas. 1888
9. The Mortality among Assured Lives viewed in relation to the sums at risk, by G. C. Stenhouse. 1889
10. Outside Business Training, by J. Turnbull Smith. 1889

Actuarial Society of Edinburgh—Continued.*Transactions (3 copies)—Continued.*

11. The Tenure of Land in the United Kingdom and its principal Colonies, by A. H. Turnbull. 1890
12. On some Formulas for use in Life Office Valuations, by J. J. M'Lauchlan. 1890
13. On some Fundamental Principles in the Theory of Probability, by Professor Chrystal. 1891

Vol. III.

1. On the Interests of Heirs of Entail and the Calculation of the Pecuniary Values, by Henry R. Cockburn and Robert Murrie.
2. Administration—Notes by an Old Hand, by John M. M'Candlish. 1892
3. The Recent Australian Bank Failures, by George M. Low. 1893
4. On Probability and Chance, and their connection with the Business of Insurance, by T. B. Sprague. 1893
5. Misrepresentation and Concealment as affecting Policies of Insurance, by William Harvey. 1894
6. The Present Position of the Silver Question, by Professor J. Shield Nicholson. 1894
7. Life Assurance in Canada, by Frank Sanderson. 1894
8. Notes on Widows' Funds, by David Deuchar. 1894
9. Life Office Investments—Retrospect and Outlook, by David Paulin. 1895
10. Lectures on Insurance Law, by William Harvey. 1895
 - I. Conditions in Life Policies.
 - II. Policies of Insurance as Securities and in Trust.
 - III. Accident Insurance.
 - IV. Conditions in Fire Policies.
11. A Commentary upon the Married Women's Policies of Assurance (Scotland) Act, 1880, by A. H. B. Constable. 1896
12. I. Note on the Rate of Mortality in Sierra Leone.
 II. An Investigation as to how far Life Insurance is of a Provident Nature as benefiting the Assured and his Family; and how far it is of a merely Financial Character, as benefiting his Creditors and Assignees, by A. E. Sprague. 1896
13. Note on Select Life Tables, by J. R. Hart. 1896
14. The Evolution of Premium Rates, a chapter in the History of Life Insurance, by James Sorley. 1896

Vol. IV.

1. Old Age Pensions and Pauperism, by David Paulin. 1896
2. On an Investigation into the Mortality of the Married Females of the Peerage, by J. R. Hart. 1897
3. A Description of certain of the principal Stock Exchange Securities, by J. Nicoll. 1897

Actuarial Society of Edinburgh—Continued.*Transactions* (3 copies)—*Continued.*

4. Some Medical aspects of Life Assurance, by Dr. Leslie Ogilvie. 1897
5. On Extra Risk, with some particulars of the recent investigation of the mortality of persons engaged in the sale of intoxicating liquors, by G. M. Low. 1897
6. Forms of Life Office Books, by W. Smith-Nicol. 1897
7. Some Suggestions in regard to Life Office Accounting, including, *inter alia*, an arrangement of the American card system, suitable for the requirements of British Offices, by A. D. L. Turnbull. 1898
8. The practical calculation of Office Premiums, by Henry Moir. 1898
9. Past and Future, with some thoughts on Heredity, by S. C. Thomson. 1898
10. Some Notes on the Selection of Lives for Assurance, by N. B. Gunn. 1898
11. On the Mortality in certain hazardous or unhealthy occupations, by J. J. M^lLauchlan. 1899

The Theory of Finance, by George King. 2nd edition. (2 copies.) 1891
 Do. do. 3rd edition. (2 copies.) 1898

Manuscript or Type-written Copies of Papers read before the Society but not printed in the *Transactions*—

- On some special and historical questions in Probability,
 by J. E. A. Steggall. 1888
- On Investigations into the Mortality of Assured Lives,
 by J. P. Longstaff. 1889
- Classification of Lives (Deuchar Prize Essay), by J. Wilkie,
 Jun. 1889
- Foreign Fire Insurance Business (Deuchar Prize Essay),
 by J. G. Borthwick. 1889
- Woollen Mills (Deuchar Prize Essay), by J. P. Eddison. 1889
- Inverse Rule in the Theory of Probability, by J. Govan. 1893

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- Bloxson (W. G.)*. Some thoughts about the future of the Actuarial profession. 1877
- Hewat (A.)*. Training for the Insurance Profession. 1893
- Lewis (J. N.)*. The Actuarial Profession from a Branch man's point of view. 1896
- Nicoll (John)*. Relation of the Actuarial Profession to the State. 1898
- McCandlish (J. M.)*. The duties of an Actuary in his professional relationships. 1886
- Accountants and Actuaries : the work of the Actuary. 1887
- MacLagan (D.)*. The education of an Actuary. 1867
- Marr (T.)*. Practical notes on the training and duties of an Actuary. 1880
- Raleigh (S.)*. On the profession of an Actuary. 1863
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— — — Cotton Mill Business.	1887
— — — Competition in Cotton Mill Rates.	1889
— — — Xylolith.	1895
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<i>Borthwick (J. G.).</i> Foreign Fire Insurance Business.	1889
<i>Braidwood (J.).</i> On Fire Engines.	1830
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<i>Brocklehurst (C. J.).</i> Adjustment of Machinery Losses.	1893
<i>Brown (F.).</i> Fire Risk of Electric Lighting.	1889
<i>Brown (J. K.).</i> Spontaneous Combustion.	1886
<i>Cairnie (J. B.).</i> Guarantee Business.	1879
— — — Automatic Gas Apparatus.	1889
<i>Campbell (D. A.).</i> Fire Underwriter's Companion.	1883
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<i>Cherry (G. R.).</i> Plea for Volunteer Fire Brigades.	1887
<i>Clark (A.).</i> Fire Inquest and Fire Extinction.	1879
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<i>Colquhoun (C. R.).</i> Average Clause in Fire Policies.	1890
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<i>Coote (W.).</i> Flax Mills.	1887
<i>Crellin (W.).</i> Fire Brigade Organisation.	1888
<i>Curnick (H. D.).</i> Classification of Fire Risks.	1894
<i>Dansken (A. B.).</i> Notes on Buildings.	1885
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<i>Dillon (W.).</i> Oils used in Woollen and Worsted Mills.	1896
<i>Dixon (G. K.).</i> Salvage Corps.	1896
<i>Dowson (R.).</i> Automatic Alarm Valves, etc.	1887
<i>Eddison (J. C.).</i> Worsted Mills.	1896
<i>Eddison (J. P.).</i> Woollen Mills.	1889
— — — Waste Products of Woollen and Worsted Mills.	1898
<i>Engelbach (H.).</i> Fire Rating.	1892
<i>Farquhar (W.).</i> Spontaneous Combustion.	1889
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<i>Gemmell (J.).</i> French Systems of Fire Insurance.	1889
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<i>Houldsworth (W.).</i>	Patent Fire Detector and Alarm.	1890
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<i>Hurst (G. H.).</i>	Fire Hazard of Oils used in Manufacturing Risks.	1898
<i>Hutchins (F.).</i>	Fire Surveys.	1887
<i>Ingle (H.).</i>	Acetylene Gas.	1898
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<i>Jamieson (Prof.).</i>	Fire Risks due to defective Installations of Electric Light.	1890
<i>Jewsbury (S.).</i>	Heating Apparatus.	1877
<i>Johnson (G. J.).</i>	Surveying of Fire Risks.	1880
— —	Fire Extinguishing Expenses.	1888
<i>Kingsley (J.).</i>	Non-Tariff Competition.	1878
<i>Kingsley (F. J.).</i>	Politics of Fire Insurance.	1879
— —	Objects and Benefits of Fire Insurance, etc.	1883
— —	Tariff Legislation and Risk Improvement.	1899
<i>Laidlaw (D. L.).</i>	Growing Fire Hazard of Central City Districts.	1891
<i>Laird (J.).</i>	Average Conditions and Independent Liability.	1889
<i>Lane (J. N.).</i>	Practice of Fire Insurance in U.S.A.	1893
<i>Lawrie (D.).</i>	Fire Risk: what constitutes it?	1892
<i>Lever (J.).</i>	A glance at the Irish Tariffs.	1898
<i>Linley (D. M.).</i>	Saw Mills.	1895
<i>Loughlin (W. D.).</i>	Fires and their Causes.	1895
<i>Lynde (J. H.).</i>	Automatic Sprinklers.	1887
<i>Macadam (J. M.).</i>	Mortgagee's Insurable Interest.	1891
<i>McCandlish (J. M.).</i>	Fire Insurance.	1873
<i>McConnell (R.).</i>	Fire Insurance and Risks in United Kingdom during the last decade.	1896
<i>Mcdonald (T. M.).</i>	Extinguishing Appliances.	1877
— —	Position and Prospects of Fire Insurance.	1883
<i>Mackey (W. M.).</i>	Cloth Oils with reference to Insurance Risks.	1893
<i>Macmillan (R.).</i>	Warehouses and Market-Day Rooms Tariff.	1891
<i>Masson (D. O.).</i>	Gas and Acetylene as Illuminants.	1897
<i>Miller (B.).</i>	Cotton Mill Risks.	1875
<i>Miller (L.).</i>	Charges for attendance of Fire Brigades at Fires.	1894
<i>Mills (J. H.).</i>	Minimising Fire Risks and Fire Losses.	1896

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<i>Montgomery (W.).</i>	Details of Building Construction.	1892
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<i>Paterson (W.).</i>	Fire extinction.	1888
<i>Pipkin (S. J.).</i>	Average Conditions of a Fire Insurance Policy.	1896
<i>Plummer (H.).</i>	Fire Risk.	1880
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— — —	Development of Fire Reserves.	1890
— — —	Loss of Capital by Younger Fire Offices.	1892
<i>Pocklington (H.).</i>	Technical education of a Fire Insurance Surveyor.	1889
— — —	Duties and qualifications of a Fire Insurance Surveyor.	1897
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— — —	Central Electric Lighting Stations.	1892
— — —	Fire Risks from Electric Lighting.	1893
<i>Postdown (W.).</i>	Fire Insurance Companies and Salvage Corps.	1899
<i>Rattray (A. F.).</i>	Fire Reinsurances.	1891
<i>Richards (T. D.).</i>	Liability for damage by removal of property to escape conflagration.	1891
— — —	Electric lighting as a Fire Hazard.	1893
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<i>Rimmer (J. C.).</i>	Fire Insurance, Past and Present.	1887
<i>Robb (J.).</i>	Accumulation in Fire Risk.	1875
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— — —	Taxation of Fire Insurance Companies for the support of Fire Brigades.	1889

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<i>Rutherglen (C. K.).</i> Corn Mills.	1883
<i>Rutledge (P.).</i> Advantages and hazards of electric lighting.	1888
— — Automatic Sprinklers.	1890
<i>Ryder (G. V.).</i> High-pressure hot-water heating apparatus.	1879
<i>Sachs (E. O.).</i> What is Fire Protection?	1897
<i>Salter (C.).</i> Some principles of Fire Insurance.	1884
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— — Moral Hazard.	1893
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<i>Simon (H.).</i> Modern Flour Mill Insurances.	1890
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— — Short term Risks in Fire Insurance.	1893
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<i>Stewart (C.).</i> Fire Insurance : a historical sketch.	1882
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<i>Tarrant (K. J.).</i> Fire hazard of electric lighting.	1894
— — Electricity.	1897
<i>Tatlock (R. R.).</i> Combustion.	1890
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<i>Taylor (A. L.).</i> Fire Risk of Electrical Power Installations.	1898
<i>Teale (F. B.).</i> Woollen and worsted mills as Fire Insurance risks.	1893
<i>Thorp (W.).</i> Building construction as affecting Fire Risks.	1894
<i>Thomson (W.).</i> Lighting by Oil and Gas.	1896
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<i>Tipping (W. A.).</i> America as a Fire Insurance field.	1897
<i>Todd (G. A.).</i> Fire Insurance Surveying.	1892
<i>Torrance (R.).</i> Duties of a Fire Clerk.	1893
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— — Development of the Birmingham Fire Brigade.	1893
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<i>Warden (H.).</i> Oil Mills.	1878
— — Theatres as Fire Risks.	1880
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Mortality, Life Assurance, etc.	xix.
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Do. do.	xxvi.
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Payne (J.).	1811	Willich (C. M.).	1852

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2. Life Assurance: its history, theory, and practice, by T. S. Robertson.
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1. Marine Insurance, by C. Rennie.
2. Classification of Fire risks, by John Sinclair.
3. Valuation Reserves of Life Offices, by J. B. Gillison.
4. Modern extension of the liability of Marine Underwriters, by A. J. Masters.
5. Fire Surveys, by H. J. Smith.
6. Retiring Address, reviewing the work of the Session, by the President, E. S. Watson.

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1. Inaugural Address by the President, A. H. Young.
2. Life Assurance in Australia from a medical aspect, by Dr. F. M. Harricks.
3. Some improvements in Life Assurance practice, by T. S. Robertson.
4. Insurance prospects in the Colonies, by M. A. Ridge.
5. General Average, by C. M. Holmes.
6. Personal reminiscences of Insurance Business, by W. Macredie.

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2. Plea for the Volunteer Fire Brigade, by G. R. Cherry.
3. Life competition; some of its results, by S. G. Martin.
5. Collision Clause, by C. Rennie.
6. Advantages of combination in matters other than rates, by C. E. Jarrett.
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8. Assessment of Life Risks, by J. B. Gillison.
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Victoria Insurance Institute—Continued.*Papers read during Session 1888.*

1. Inaugural Address, by C. Rennie.
2. Negligence clause in Bills of Lading, by E. E. Dear.
3. Gleanings from the vital statistics of Victoria, by T. S. Robertson.
4. Some aids to calculation, by J. B. Gillison.
5. Our ports and their dangers, by W. A. Paterson.
6. Esprit de Corps among offices and their representatives, by W. H. Chandler.
7. Fire Brigade organisation, by W. Crellin.

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2. Spontaneous Combustion, by W. Farquhar.
3. Mortality as affecting Life Assurance in Australia, by T. W. Bremner.
4. Electric lighting in relation to Fire risks, by G. Gibb.
5. Craft risks (marine), by B. Goldsmith.
6. Detection of diabetes and chronic Bright's disease among proponents for Life Assurance, by Dr. W. R. Fox.

Papers read during Session 1890.

1. Inaugural Address, by J. B. Gillison.
2. Average clause in Fire Policies, by C. R. Colquhoun.
3. Reform of general average, by W. H. Jarrett.
4. Is Cancer Hereditary? by Dr. J. Talbot Brett.
5. Constructive total loss (marine), by A. C. Trapp.
6. Short treatise on Fire Insurance Surveying, by A. J. E. Murray.

Papers read during Session 1891.

1. Inaugural Address, by C. E. Jarrett.
2. Automatic Sprinklers, by S. G. Russell.
3. Some points in connection with the medical examination of proponents for Life Assurance, by Dr. J. Jamieson.
4. Notes on electrical applications, by K. L. Murray.
5. Dangers of the Deep, by E. S. Watson.
6. Fire Reinsurances, by A. Rattray.

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2. The amount that should be allowed by a Life Office as Surrender Value of a Policy, by C. A. Schultz.
3. The Eleventh Commandment, by F. F. Leslie.
4. Lloyd's, by R. H. Robinson.
5. Run round the coast of New Zealand, by J. Mallard.
6. Australian Reminiscences, by A. J. Wright.

Victoria Insurance Institute—Continued.*Papers read during Session 1893.*

1. Inaugural Address, by W. H. Jarrett.
2. Short term risks in Fire Insurance, by J. Sinclair.
3. Physical view of the Ocean and a short sketch of its history, by W. R. Ray.
4. Effects of financial depression on Fire Insurance, by C. R. Colquhoun.
5. Comparison of the Rates of Mortality in Victoria, 1881-91, with a special reference to Cancer, Phthisis, and violence, by R. D. Miller.
6. Co-operation, by A. J. Wright.

Papers read during Session 1894.

1. Inaugural Address, by M. A. Ridge.
2. Money and Bimetallism, by G. A. Russell.
3. Shipping Law, by Dr. Woilaston.
4. Conditions of Health after Life Insurance, by Dr. J. E. Neild.
5. Doom of General Average, by W. H. Jarrett.
6. Law of Heredity (Prize Essay), by W. Farquhar.

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1. Inaugural Address, by E. E. Dear.
2. The Health Act ; some of the effects of its proper administration to Life and Property, by Dr. W. Macansh.
3. Classification of Fire Risks, by C. R. Colquhoun.
4. Is Insurance Gambling? by A. C. Trapp.
5. Free Trade from an Insurance point of view, by J. T. Woods.

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1. Inaugural Address, by G. Gibb.
2. Some Fire Insurance Gleanings, by R. S. Robertson.
3. Law-making, by E. S. Watson.
4. Development of the Export Trade of Victoria, by B. Goldsmith.
5. Old Age Pensions, by J. Pullar.
6. Objects of the Insurance Institute of Victoria, by F. F. Leslie.

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3. Some considerations on the Maritime Interest, Freight, etc., by W. R. Ray.
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